

SANDRA JANETH BERRIOS

May 31, 2011

Flagstar Bank, FSB
Research Dept.

re: Property Address: [REDACTED]
Loan No. [REDACTED] (previously [REDACTED])

Dear Sir or Madam:

I am writing in response to your recent correspondences and telephone calls indicating that I am behind on the above-referenced mortgage on my home. Please consider this a qualified written request subject to the Real Estate Settlement Procedures Act.

In September 2009, I settled litigation in Fairfax County Circuit Court (Case No. 2008-12312), styled *Sandra J. Berrios v. 1st Principle Mortgage, LLC, et al.* As part of that settlement, Flagstar Bank agreed to modify my mortgage. Beginning in September 2009, I have consistently made payments in accordance with the settlement agreement and subsequent modification agreement.

However, for some reason, you have placed my home in foreclosure. I am not behind on my mortgage at all. I demand that any delinquency and/or fees and costs be credited to my account and my account status immediately reflects that I am current on my mortgage. Please investigate this and make sure all collection activity is stopped pending your investigation.

If you have any questions, or need additional information, please contact me. Thank you for your assistance with this matter.

Sincerely,


Sandra Janeth Berrios

